

Insurance Tips

Personal Inventory

If you needed to file a claim with your insurance company, how accurate would your personal property inventory be?

It is almost impossible to remember what items are in various rooms of our houses. Pick a room in your house. Close your eyes and try to list everything in that room. Chances are, you will have an incomplete, and perhaps inaccurate list. It makes sense for you to take a complete inventory of your belongings.

Videotaping all the rooms in your house is a good idea. You could take photos to go with a written list. Gather up as many receipts as possible, especially those for major purchases such as furniture and appliances. Update your lists on a regular basis. Don't forget seasonal or occasional use items that may be stored in an attic or spare closet. This might include holiday decorations, sporting goods, tents, baby furniture, etc.

Obviously, you do not want to store these inventory records at your house. Leave them with a trusted friend or relative, in a bank safe deposit box, or in your desk at work.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp>

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